

United States Bankruptcy Court
Western District of Texas

800 FRANKLIN AVE., SUITE 140
WACO, TX 76701-0

Case Number: 05-61498-lek

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Ian M. Tucker
3017 Lyle Avenue
Waco, TX 76708

Social Security No.:
xxx-xx-9067

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED :

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 11/27/06

FOR THE COURT



George D. Prentice II
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

ATTENTION DEBTOR: IMPORTANT DOCUMENT! PLEASE KEEP FOR YOUR RECORDS!

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That Are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That Are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; (*applies to cases filed on or after October 17, 2005*)
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. (*applies to cases filed on or after October 17, 2005*)

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0542-6
Case: 05-61498

User: admin
Form ID: B18

Page 1 of 1
Total Served: 20

Date Rcvd: Nov 27, 2006

The following entities were served by first class mail on Nov 29, 2006.

db +Ian M. Tucker, 3017 Lyle Avenue, Waco, TX 76708-2683
ust +United States Trustee - WA12, United States Trustee, 903 San Jacinto Blvd, Suite 230,
Austin, TX 78701-2450
cr +Waco Postal Credit Union, c/o David C. Alford, 801 Washington, Suite 503,
Waco, TX 76701-1266
cr Washington Mutual, P.O. Box 829009, Dallas, TX 75382-9009
cr +Washington Mutual Bank, c/o Barrett Burke Wilson Castle Daffin,
1900 St. James Place, Suite 500, Houston, TX 77056-4125
12335022 Capital One, PO Box 65007, Dallas, TX 75266-0007
13000868 Consumer Auto Finance, 1320 S. University Drive, Suite 200, Waco, TX 76703
12335025 GE Money Bank/Wal-mart, PO Box 960061, Orlando, FL 32896-0061
12331789 +Waco Postal Credit Union, 4527 Speight Ave., Waco, TX 76711-1708
12729593 +Washington Mutual, Barrett & Burke, 1900 St. James Place #500, Houston, TX 77056-4125
12440509 +Washington Mutual, 7800 North 113th Street, Mail Stop MWIB201, Milwaukee, WI 53224-3136
12465513 +Washington Mutual, 11200 West Parkland Ave, Mailstop MWIA303, Milwaukee, WI 53224-3127
12335027 Washington Mutual, PO Box 78148, Phoenix, AZ 85062-8148

The following entities were served by electronic transmission on Nov 27, 2006.

12335021 +EDI: BANKAMER.COM Nov 27 2006 20:26:00 Bank of America, PO Box 21983,
Greensboro, NC 27420-1983
12505168 +EDI: CAPITALONE.COM Nov 27 2006 20:27:00 CAPITAL ONE BANK, % TSYS DEBT MGMT., PO BOX 5155,
NORCROSS, GA 30091-5155
12351526 +EDI: DISCOVER.COM Nov 27 2006 20:27:00 DISCOVER FINANCIAL SERVICES, PO BOX 8003,
HILLIARD OHIO 43026-8003
12335023 EDI: DISCOVER.COM Nov 27 2006 20:27:00 Discover, P.O. Box 30395,
Salt Lake City, UT 84130-0395
12335024 +EDI: MAYSTORES.COM Nov 27 2006 20:27:00 Foley's, Attn: Bankruptcy Dept., PO Box 3625,
Houston, TX 77253-3625
12368344 +EDI: MAYSTORES.COM Nov 27 2006 20:27:00 Foley's, 1110 Main St, Houston, TX 77002-6303
12555415 EDI: ECAST.COM Nov 27 2006 20:27:00 eCAST Settlement Corporation, assignee of,
General Electric/WAL-MART CONSUMER, P.O. Box 35480, Newark, NJ 07193-5480

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2006

Signature:

